

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
Johnstown DIVISION**

In re:		
SMITH, BRADLEY E.	§	Case No. 21-70149
Debtor(s)	§	Chapter 7
=====	§	
Lisa M. Swope, Trustee	§	
Movant	§	
	§	
v.	§	
	§	
No Respondents	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Lisa M. Swope, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

5414 U.S. Steel Tower
600 Grant Street
Pittsburgh, PA 15219

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 17 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:00 a.m. on May 24, 2022. A Zoom Video Conference Hearing will be held on May 24, 2022 at 10:00 a.m. before Judge Jeffery A. Deller via the Zoom Video Conference Application ("Zoom"). To participate in and join in a Zoom Hearing, please initiate and use the following link at least ten (10) minutes prior to the scheduled Zoom Hearing time: <https://www.zoomgov.com/j/16009283473>, or alternatively, you may used the following Meeting ID: 160 0928 3473. All participants are required to appear by Zoom and must comply with the Notice of Temporary Modification of Procedures Before the Honorable Jeffery A. Deller For Matters Scheduled On or After January 1, 2021 ("Judge Deller's Zoom Procedures"), which can be found on the Court's website at <http://www.pawb.uscourts.gov/content/judge-jeffery-deller>. Persons without video conferencing capabilities must immediately contact Chambers staff at (412) 644-4710 to make alternative arrangements. Absent emergency circumstances, such arrangements must be made no later than three (3) business days prior to the hearing. All persons are reminded that pursuant to the Court's Notice and Order, and as set forth in Judge Deller's Zoom Procedures, the public's recording or duplication of any audio or video of the hearing is strictly prohibited. Only a limited time of 10 minutes is being provided on the calendar. If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 04/25/2022

By: /s/ LISA M. SWOPE, TRUSTEE

Trustee

Lisa M. Swope
219 South Center Street
Ebensburg, PA 15931
(814) 472-7151

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
Johnstown DIVISION**

In re:
SMITH, BRADLEY E.

§ Case No. 21-70149
§ Chapter 7
§
§

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

<i>The Final Report shows receipts of :</i>	\$	18,545.00
<i>and approved disbursements of:</i>	\$	42.57
<i>leaving a balance on hand of¹:</i>	\$	18,502.43

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Citizens Bank, N.A.	16,759.68	0.00	0.00	0.00

Total to be paid to secured creditors:	\$	0.00
Remaining balance:	\$	18,502.43

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Lisa M. Swope	2,604.50	0.00	2,604.50
Trustee, Expenses - Lisa M. Swope	0.50	0.00	0.50

Total to be paid for chapter 7 administrative expenses:	\$	2,605.00
Remaining balance:	\$	15,897.43

¹The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00
Remaining balance: \$ 15,897.43

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00
Remaining balance: \$ 15,897.43

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$22,030.44 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 72.2 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2	JPMorgan Chase Bank, N.A.	11,181.85	0.00	8,068.96
3	JPMorgan Chase Bank, N.A.	8,872.74	0.00	6,402.68
4	UPMC Physician Services	1,304.40	0.00	941.27
5	UPMC Health Services	671.45	0.00	484.52

Total to be paid for timely general unsecured claims: \$ 15,897.43
Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardily filed general unsecured claims: \$ 0.00
Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00
Remaining balance: \$ 0.00

Prepared By: /s/ LISA M. SWOPE, TRUSTEE

Trustee

Lisa M. Swope
219 South Center Street
Ebensburg, PA 15931
(814) 472-7151

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

In re:
Bradley E. Smith
Debtor

Case No. 21-70149-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Apr 25, 2022

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 27, 2022:

Recip ID	Recipient Name and Address
db	#+ Bradley E. Smith, 609 4th Street, Tyrone, PA 16686-1209
15358390	AETNA, P O Box 981106, El Paso, TX 79998-1106
15358391	+ AMED, 1012 Seventh Avenue, Altoona, PA 16602-2517
15358389	+ Advantage Home Health Services, LLC, 5035 Clairton Blvd., Pittsburgh, PA 15236-2103
15358392	+ Chartwell Pennsylvania, LP, P O Box 360552, Pittsburgh, PA 15251-6552
15358399	+ Hillview Healthcare & Rehabilitation Ctr, 700 South Cyuga Avenue, Altoona, PA 16602-4303
15358400	+ MedCare Equipment Company LLC, P O Box 1259 Dept.#140418, Oaks, PA 19456-1259
15363304	+ MedCare Equipment Company, LLC, Corporate Office, 115 Equity Drive, Greensburg, PA 15601-7190
15380662	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15358405	+ UPMC Home Healthcare, PO Box 643028, Pittsburgh, PA 15264-3028
15380555	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Apr 25 2022 23:48:44	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15358396	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 25 2022 23:41:00	Citizens Bank, PO Box 42002, Providence, RI 02940-2002
15358397	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 25 2022 23:41:00	Citizens Bank NA, Attn: Bankruptcy, One Citizens Plaza, Providence, RI 02903
15362843	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 25 2022 23:41:00	Citizens Bank, N.A., One Citizens Bank Way Mailstop JCA115, Johnston, RI 02919
15358395	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 25 2022 23:48:44	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
15358398	+ Email/Text: bdsupport@creditmanagementcompany.com	Apr 25 2022 23:41:00	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15358393	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 25 2022 23:48:43	Chase Card Services, Attn: Bankruptcy, P O Box 15298, Wilmington, DE 19850
15358394	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 25 2022 23:48:46	Chase Card Services, P O Box 15369, Wilmington, DE 19850
15367062	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Apr 25 2022 23:41:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15358401	+ Email/Text: bankruptcyteam@quickenloans.com	Apr 25 2022 23:41:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15359049	+ Email/PDF: gecsed@recoverycorp.com	Apr 25 2022 23:48:49	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA

District/off: 0315-7

User: auto

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Date Rcvd: Apr 25, 2022

Form ID: pdf900

Total Noticed: 26

15358404	+ Email/Text: BankruptcyNotice@upmc.edu	23541-1021
	Apr 25 2022 23:41:00	UPMC, 2 Hot Metal Street, Dist. Room 386, Pittsburgh, PA 15203-2348
15358402	+ Email/Text: jsprentz@urc.com	
	Apr 25 2022 23:41:00	United Refining, Attn: Bankruptcy, 15 Bradley St., Warren, PA 16365-3299
15358403	+ Email/Text: skorman@uoc.com	
	Apr 25 2022 23:41:00	University Orthopedics Center, 101 Regent Court, State College, PA 16801-7965
15358406	+ Email/Text: bankruptcy@wofco.com	
	Apr 25 2022 23:41:00	World Omni Financial Corp., Attn: Bankruptcy, P O Box 991817, Mobile, AL 36691-8817
TOTAL: 15		

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC
15367063	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 27, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC bnicholas@kmlawgroup.com
Jeffrey A. Muriceak	on behalf of Debtor Bradley E. Smith jmuriceak@eveyblack.com choover@eveyblack.com
Lisa M. Swope, Chapter 7 Trustee	on behalf of Trustee Lisa M. Swope Chapter 7 Trustee lms@nsslawfirm.com, PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com
Lisa M. Swope, Chapter 7 Trustee	lms@nsslawfirm.com PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

TOTAL: 5